

**Information to identify the case:**

Debtor 1	<b>Gary Ferrante</b>	Social Security number or ITIN	xxx-xx-2477
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Darci Ferrante</b>	Social Security number or ITIN	xxx-xx-2239
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-27995-SLM</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary Ferrante

Darci Ferrante  
aka Darci Mathews, aka Darci Gallegos

3/26/20

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Gary Ferrante  
Darci Ferrante  
DebtorsCase No. 16-27995-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 46

Date Rcvd: Mar 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2020.

db/jdb  
aty +Gary Ferrante, Darci Ferrante, 49 Howe Avenue, Nutley, NJ 07110-1354  
+Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue,  
Jersey City, NJ 07306-2341

cr +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101  
cr +Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street,  
P.O. Box 610, Red Bank, NJ 07701-0610

516982461 +ACAR Leasing LTD d/b/a GM Financial Leasing, POB 183853, Arlington, TX 76096-3853  
516605645 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
516401692 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,  
St Louis, MO 63179-0040

516401695 +EMC Mortgage/Chase, 3415 Vision Drive, Mail Code OH4-7126, Columbus, OH 43219-6009  
516401696 +Jersey Central Power & Light, PO Box 16001, Reading, PA 19612-6001  
516401697 +KML Law Group PC, Attorneys At Law, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
516401698 +Lib Svgs Cu, 666 Newark Ave, Jersey City, NJ 07306-2398  
516401699 +Liberty Svngs Fed Cr U, 666 Newark Ave, Jersey City, NJ 07306-2398  
518605613 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826,  
Greenville, South Carolina 29603-0826

518605614 +NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826,  
Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage,  
Servicing 29603-0826

516612785 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507  
516602549 +TD Bank, N.A., c/o Michael E. Blaine, Esq., 30 Montgomery Street, Suite 1205,  
Jersey City, NJ 07302-3835

516616492 U.S. Bank N.A., as Trustee f/b/o holders of Struct, Select Portfolio Servicing, Inc.,  
P.O. Box 65250, Salt Lake City, UT 84165-0250

516401707 +US Bank National Association, KML Law Group, 216 Haddon Avenue, Ste 406,  
Westmont, NJ 08108-2812

516456658 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973  
516401708 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2020 00:29:25 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregrion03.ne.ecf@usdoj.gov Mar 27 2020 00:29:24 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr EDI: RECOVERYCORP.COM Mar 27 2020 03:53:00 Orion, c/o Recovery Management Systems Corp.,  
Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605

516401689 +EDI: WFFC.COM Mar 27 2020 03:53:00 ASC, A Division of Wells Fargo,  
1 Home Campus X2401-049, Des Moines, IA 50328-0001

516401687 +EDI: PHINAMERI.COM Mar 27 2020 03:53:00 AmeriCredit/GM Financial, Po Box 183583,  
Arlington, TX 76096-3583

516493868 EDI: BECKLEE.COM Mar 27 2020 03:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

516401688 +EDI: AMEREXPR.COM Mar 27 2020 03:53:00 Amex, Correspondence, Po Box 981540,  
El Paso, TX 79998-1540

516401690 +EDI: BANKAMER.COM Mar 27 2020 03:53:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012

516616654 EDI: Q3G.COM Mar 27 2020 03:53:00 Department Store National Bank, c/o Quantum3 Group LLC,  
PO Box 657, Kirkland, WA 98083-0657

516412878 EDI: DISCOVER.COM Mar 27 2020 03:53:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

516401693 +EDI: DISCOVER.COM Mar 27 2020 03:53:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025

516401694 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2020 00:29:03 Ditech, Attn: Bankruptcy,  
Po Box 6172, Rapid City, SD 57709-6172

516597989 E-mail/Text: bankruptcy.bnc@ditech.com Mar 27 2020 00:29:03  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154

516401691 EDI: JPMORGANCHASE Mar 27 2020 03:53:00 Chase Card Services, Attn: Correspondence Dept,  
Po Box 15298, Wilmington, DE 19850

516561849 E-mail/PDF: resurgentbknofications@resurgent.com Mar 27 2020 00:31:18  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

516444971 E-mail/Text: laura@redbanklaw.com Mar 27 2020 00:28:32 Liberty Savings Federal Credit Union,  
C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610

516401700 +EDI: TSYS2.COM Mar 27 2020 03:53:00 Macys/Visa Dept Store National Bank, Attn: Bankruptcy,  
Po Box 8053, Mason, OH 45040-8053

516405176 EDI: RECOVERYCORP.COM Mar 27 2020 03:53:00 Orion, c/o of Recovery Management Systems Corp,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

516401701 +EDI: STFM.COM Mar 27 2020 03:53:00 State Farm Bank, Po Box 2316,  
Bloomington, IL 61702-2316

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Mar 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516551768 +EDI: STFM.COM Mar 27 2020 03:53:00 State Farm Bank, FSB, c/o Cenlar FSB,  
425 Phillips Blvd, Ewing, NJ 08618-1430  
516401702 EDI: TDBANKNORTH.COM Mar 27 2020 03:53:00 TD Bank, PO Box 219, Lewiston, ME 04243  
516401703 EDI: TDBANKNORTH.COM Mar 27 2020 03:53:00 Td Bank N.a., Po Box 219, Lewiston, ME 04243  
516401704 EDI: TDBANKNORTH.COM Mar 27 2020 03:53:00 Td Banknorth, Po Box 1190, Lewiston, ME 04243  
516401706 +EDI: USBANKARS.COM Mar 27 2020 03:53:00 US Bank National Association,  
4801 Frederica Street, Owensboro, KY 42301-7441  
516401709 +EDI: WFFC.COM Mar 27 2020 03:53:00 Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438,  
Des Moines, IA 50306-0438  
516602304 EDI: WFFC.COM Mar 27 2020 03:53:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518770134\* +Gary Ferrante, 49 Howe Avenue, Nutley, NJ 07110-1354

516401705 ##+Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as Trustee f/b/o holders of Structured  
Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates,  
Series 2006-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor State Farm Bank, F.S.B. DMcDonough@flwlaw.com  
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael E. Blaine on behalf of Creditor TD Bank NA  
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com/btate@schillerknapp.com  
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Nicholas Fitzgerald on behalf of Debtor Gary Ferrante Fitz2Law@gmail.com  
Nicholas Fitzgerald on behalf of Joint Debtor Darci Ferrante Fitz2Law@gmail.com  
Sean M. O'Brien on behalf of Creditor State Farm Bank, F.S.B. DMcDonough@flwlaw.com

TOTAL: 11